



Docket No. 3892-4000

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant(s): Ranzini

Group Art Unit: 3621

Serial No.: 09/501,874

Examiner: Elisca

Filed: February 10, 2000

For: SYSTEM AND METHOD FOR SECURE ELECTRONIC FUND TRANSFERS

**SUPPLEMENTAL RESPONSE**

Mail Stop RCE  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

Further to the Final Rejection dated July 6, 2005, the Amendment After Final filed November 7, 2005, and the Advisory Action dated December 8, 2005, Applicants submit this Supplemental Response along with a Request for Continued Examination. Also submitted is a petition for a three month extension of time. Applicants respectfully request reconsideration in view of the following. The Commissioner is authorized to charge the requisite fees, and any additional fees necessitated by this submission, to deposit account no. 13-4500, order no. 3892-4000. As Applicants understand the Amendment After Final filed November 7, 2005 to have been entered, the amendments presented herewith are based on the claims as amended by that Amendment After Final.

*Amendments to the Claims begin on page 2*  
*Remarks begin on page 38*